

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**  
**(Under 37 CFR 1.97(b) or 1.97(c))**

Docket No.  
**1000-1307**

In Re Application Of: **Kermit D. Lopez, Luis M. Ortiz, Davin E. Lopez**

Serial No.  
Not Yet Assigned

Filing Date  
Not Yet Assigned

Examiner  
Not Yet Assigned

Group Art Unit  
Not Yet Assigned

Title: **PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC HAND HELD DEVICES**

Address to:  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

**37 CFR 1.97(b)**

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

**37 CFR 1.97(c)**

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:
- ☐ the statement specified in 37 CFR 1.97(e);
- OR**
- ☐ the fee set forth in 37 CFR 1.17(p).

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| FORM PTO-1449    U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE<br><br><b>LIST OF PRIOR ART CITED BY APPLICANT</b><br>(Use several sheets if necessary) | ATTY. DOCKET NO.: 1000-1307 | SERIAL NO.:<br>NOT YET ASSIGNED  |
| APPLICANTS: <b>Kermit Dean Lopez</b><br><b>Luis Melisandro Ortiz</b><br><b>Davin Edward Lopez</b>   |                             |                                  |
| FILING DATE: NOT YET ASSIGNED   |                             | GROUP ART UNIT: NOT YET ASSIGNED |

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| <b>U. S. PATENT DOCUMENTS</b> |
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| *EXAMINER<br>INITIAL | DOCUMENT<br>NUMBER | DATE       | NAME            | CLASS | SUBCLAS<br>S | FILING DATE<br>(if appropriate) |
|----------------------|--------------------|------------|-----------------|-------|--------------|---------------------------------|
|                      | 6,105,002          | 8/15/2000  | Powell          | 705   | 14           | 9/27/1997                       |
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| <b>FOREIGN PATENT DOCUMENTS</b> |
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|  | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION |    |
|--|-----------------|------|---------|-------|----------|-------------|----|
|  |                 |      |         |       |          | YES         | NO |
|  |                 |      |         |       |          |             |    |
|  |                 |      |         |       |          |             |    |
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| Daswani et al.; "SWAPER00: A Simple Wallet Architecture for Payments, Exchanges, Refunds and Other Operations"; Proceedings of the 3 <sup>rd</sup> USENIX Workshop on Electronic Commerce, Boston, MA; August 31-September 3, 1998<br><br>"DECT: The Standard Explained"; DECT Forum; February, 1997 |                 |
| EXAMINER   | DATE CONSIDERED |
| *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.  |                 |